

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SARAH M SUTHERLAND

Debtor(s)

Case No. 19-22799CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2019.
- 2) The plan was confirmed on 09/19/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/26/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2021.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$74,715.75.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$129,735.73
Less amount refunded to debtor	\$682.58

NET RECEIPTS: **\$129,053.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,885.23
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,359.44
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$15,244.67**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINANCIAL	Unsecured	870.00	870.50	870.50	870.50	0.00
ADVANCED DERMATOLOGY & COSMETICS	Unsecured	350.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AGREEMENT	Unsecured	3,417.00	3,475.57	3,475.57	3,475.57	0.00
CBCS	Unsecured	878.09	NA	NA	0.00	0.00
CBCS	Unsecured	1,170.03	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	337.80	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	21,795.00	21,795.53	21,795.53	21,795.53	0.00
FORD MOTOR CREDIT COMPANY LLC	Unsecured	NA	4,768.23	1,708.75	1,708.75	0.00
FORD MOTOR CREDIT COMPANY LLC	Priority	0.00	11,557.73	2,593.35	2,593.35	0.00
JARED	Unsecured	485.00	NA	NA	0.00	0.00
JEFFERSON CARDIOLOGY ASSOCIATES	Unsecured	337.80	NA	NA	0.00	0.00
JEFFERSON HILLS BOROUGH (RE)	Secured	8,860.15	NA	8,860.15	8,860.15	1,476.61
MEDFINANCIAL	Unsecured	777.56	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Priority	0.00	5,863.18	1,802.98	1,802.98	0.00
PINGORA LOAN SERVICING LLC	Secured	313,268.71	324,057.48	0.00	43,711.02	0.00
PINGORA LOAN SERVICING LLC	Secured	0.00	22,158.01	22,158.01	22,158.01	0.00
RONDA J WINNECOUR TRUSTEE/CLIFF	Priority	NA	NA	3,225.22	3,225.22	0.00
SIMM ASSOC INC	Unsecured	227.30	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	541.04	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	7,249.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	7,249.34	7,288.34	0.00	0.00	0.00
TRUE-GLOBAL OWNERSHIP TRUE PI	Unsecured	0.00	3,225.22	0.00	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	878.09	878.09	878.09	0.00
UPMC PHYSICIAN SERVICES	Unsecured	1,210.03	1,170.03	1,170.03	1,170.03	0.00
US DEPARTMENT OF EDUCATION	Unsecured	39,728.00	69,395.80	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION - 11	Unsecured	8,288.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - 11	Unsecured	7,060.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - 11	Unsecured	5,007.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - 11	Unsecured	4,822.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - 11	Unsecured	3,838.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	68,716.59	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	82.67	82.67	82.67	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$43,711.02	\$0.00
Mortgage Arrearage	\$22,158.01	\$22,158.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,860.15	\$8,860.15	\$1,476.61
TOTAL SECURED:	\$31,018.16	\$74,729.18	\$1,476.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,621.55	\$7,621.55	\$0.00
TOTAL PRIORITY:	\$7,621.55	\$7,621.55	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,981.14	\$29,981.14	\$0.00

Disbursements:		
Expenses of Administration	<u>\$15,244.67</u>	
Disbursements to Creditors	<u>\$113,808.48</u>	
TOTAL DISBURSEMENTS :		<u>\$129,053.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.